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Agriculture

Rural Development



# MANUFACTURED HOUSING

## Single Family Housing Guaranteed Loan Program



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## Training Objectives

- Where is the topic located?
  - \* 7 CFR Part 3555 and HB-1-3555
- Learning Checks
- Resources



## Things change!

- Every effort has been made to ensure training references are accurate at the time of publication.
- Always reference the most recent USDA publications available online.



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# Guaranteed Loan Program Regulation


## 7 CFR Part 3555

- The regulation is the rule!
- 8 Subparts: A – H
- Appendix 1




## 7 CFR Part 3555

<http://www.rd.usda.gov/publications/regulations-guidelines>





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# 7 CFR Part 3555

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**HB-1-3550** Direct Single Family Housing Loans and Grants - Field Office Handbook

**HB-2-3550** Direct Single Family Housing Loans and Grants - Centralized Servicing Center Handbook

**HB-1-3555** SFH Guaranteed Loan Program Technical Handbook

**HB-1-3560** MFH Loan Origination Handbook

**HB-2-3560** MFH Asset Management Handbook

**HB-3-3560** MFH Project Servicing Handbook

**HB-1-3565** Guaranteed Rural Rental Housing Program Origination and Servicing Handbook

Application Information Systems Support Handbook

**HB-1-3550** Direct Single Family Housing Loans and Grants - Field Office Handbook

## HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

### Table of Contents

- Chapter 1** - Overview
- Chapter 2** - Record Retention
- Chapter 3** - Lender Approval
- Chapter 4** - Lender Responsibilities
- Chapter 5** - Origination and Underwriting Overview
- Chapter 6** - Loan Purposes
- Chapter 7** - Loan Terms and Conditions
- Chapter 8** - Applicant Characteristics
- Chapter 9** - Income Analysis
- Chapter 10** - Credit Analysis
- Chapter 11** - Ratio Analysis
- Chapter 12** - Property and Appraisal Requirements
- Chapter 13** - Special Property Types
- Chapter 14** - Funding Priorities
- Chapter 15** - Submitting the Application Package
- Chapter 16** - Closing the Loan and Requesting the Guarantee

### Chapter 17 - Regular Servicing-Performing Loans

### Chapter 18 - Servicing Non-Performing Loans - Accounts with Repayment Problems

### Chapter 19 - Custodial and Real Estate Owned Property

### Chapter 20 - Loss Claims - Collecting on the Guarantee

### Acronyms

### Glossary

### Appendix 1 - 7 CFR part 3555

### Appendix 2 - Forms and Instructions

### Appendix 3 - Review and Appeals

### Appendix 4 - Agency and Employee Addresses

### Appendix 5 - Income Limits

### Appendix 6 - Interest Assistance

### Appendix 7 - Caivrs Access Instructions

### Appendix 8 - EDI Documentation

### Appendix 9 - Penalties

### Appendix 10 - Unnumbered Letter and State Supplements



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## 7 CFR Part 3555

### Subpart E: Underwriting the Property

- .201: Site requirements
- .202: Dwelling requirements
- .203: Ownership requirements
- .204: Security requirements
- .205: Special requirements for condominiums
- .206: Special requirements for community land trusts
- .207: Special requirements for Planned Unit Developments (PUD's)
- **.208: Special requirements for manufactured homes**
- .209: Rural Energy Plus loans



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## 7 CFR Part 3555

- 3555.208 Special requirements for manufactured homes.
- (a) Eligible costs.
  - (b) Loan restrictions.
  - (c) Construction and development.
  - (d) Warranty requirements.
  - (e) HUD requirements.
  - (f) Title and lien requirements





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# Guaranteed Loan Program Technical Handbook

## HB-1-3555

- Provides guidance to support the regulation
- HB is not the rule
- 20 Chapters



# HB-1-3555

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# HB-1-3555

## **SECTION 2: MANUFACTURED HOMES**

- 13.5 DEFINITION
- 13.6 AUTHORIZED LOAN PURPOSES
- 13.7 LOAN RESTRICTIONS
- 13.8 ADDITIONAL LOAN PROCESSING PROCEDURES FOR PROPOSED CONSTRUCTION INVOLVING A NEW MANUFACTURED HOME
- 13.9 ADDITIONAL LONA PROCESSING PROCESURES FOR EXISTING PROPERTIES INVOLVING A MANUFACTURED HOME
- 13.10 CONSTRUCTION AND SITE REQUIREMENTS
- 13.11 LOAN CLOSING FOR MANUFACTURED HOUSING
  - A. Warranty Requirement s
  - B. Certification Requirements
  - C. Lien Release Requirements
  - D. Real Estate Tax Requirements
  - E. Title and Lien Requirements
  - F. Eligibility of Manufactured Homes in SFHAs



## TIPS

- Underwriter = USDA Approved Lender
- USDA = not an underwriter
- Research Rule & HB questions: Table of Contents
- Research Rule & HB questions: Control + F

7 CFR Part 3555

supplemental social security income and Social Security benefits received in a lump sum;

(vii) Any earned income tax credit;

(viii) **Adoption** assistance in excess of any amount determined pursuant to HUD's definition of annual income at 24 CFR 5.609(c);

Find x

Adoption

Previous Next



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# **7 CFR PART 3555 / HB-1-3555**

## **LEARNING CHECKS**





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## Question Slide

### “Topic”

- Question will be bulleted with scenario, or
- Include a statement/question

TRUE/FALSE or other answer options will be displayed



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## ANSWER SLIDE

**“Topic”**

**ANSWER: 7 CFR Part 3555 and HB-1-3555 references provided**

X. Correct Response

- Additional guidance for clarification may be provided



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LET'S  
GET STARTED.



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## Manufactured housing

The purchase of a site to place a new manufactured housing unit on a permanent foundation is an eligible loan purpose.

A. TRUE      B. FALSE



## Manufactured housing

**ANSWER: 3555.208(a)(1), HB 13.6**

A. TRUE

- The site and unit must both be part of the collateral
- Loans without a site are ineligible: 3555.203(b)(1)
- Appraised value must support inclusion of debt





## Manufactured housing

A manufactured housing unit will include all household furnishings such as sofa, recliners, bedroom suites, etc. These are eligible loan purposes.

A. TRUE      B. FALSE



## Manufactured housing

**ANSWER: 3555.208(b)(2), HB 13.7**

B. FALSE

- Moveable furniture and other articles are ineligible
- Appliances, carpeting, and heating/AC units are eligible



## Manufactured housing

Manufactured housing units must have a minimum of \_\_\_\_\_ square footage to be eligible for guarantee.

- A. 400      B. 900



## Manufactured housing

**ANSWER: 3555.208(c)(1), HB 13.6**

A. 400

- Units must have a minimum of 400 square feet of living area
- The unit may be single or double wide



## Manufactured housing

Permanent foundations for manufactured housing units must meet \_\_\_\_\_.

- A. Federal Manufactured Home Construction and Safety Standards (FMHCSS)
- B. International Residential Code





## Manufactured housing

**ANSWER: 3555.208(c)(4), HB 13.6**

### A. FMHCSS

Additional unit considerations include:

- Meet HUD heating and cooling requirements for the State
- Any alterations (garage, etc.) must meet FMHCSS
- All wheels, axles, towing hitches, and running gear must be removed
- Unit must meet or exceed the International Energy Conservation Code in effect at time of construction



## Manufactured housing

The manufactured housing warranty must identify the unit by \_\_\_\_\_.

- A. Model #      B. Serial #



## Manufactured housing

**ANSWER: 3555.208(d)(2), HB 13.6**

B. Serial #

Lender must obtain from the dealer:

- Certification the unit sustained no damage
- All sections (if applicable) were sealed per manufacturers requirements
- Evidence the data plate is on the unit

Lender must retain all warranties in permanent loan file



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Attachment 13-A  
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# Manufactured housing

## Attachment 13-A

Optional form

### ATTACHMENT 13-A

#### Dealer Certification – New Manufactured Home

Name(s) of Purchaser/Owner	Manufactured Home Dealer Name, Address and Telephone
Property Address	
Manufacturer, model, data plates of unit purchased	

The undersigned hereby certifies that any cash payment or rebate as a result of the purchase of the manufacture unit identified has been deducted from the price of the unit and was not paid to the identified purchaser/applicant.

The proposed cost of the identified unit represents the full price of the unit, excluding any purchase with personal funds by the purchaser for furniture.

If furniture was purchased in conjunction with this transaction, we certify a lien will not be filed against the security property.

Thermal requirements in effect at the time of purchase have been met.

Signature	
<hr/>	
Title	Date



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Attachment 13-B  
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## ATTACHMENT 13-B

### Certification of Builder/Contractor

Name(s) of Purchaser/Owner	Builder/Contractor's Name, Address and Telephone
Property Address	
Manufacturer, model, data plates of unit purchased	

The undersigned hereby warrants:

- The manufactured unit identified has been erected on the subject identified property.
- The property development complies with construction plans.
- The unit, if manufactured in separate sections were properly joined and sealed according to the manufacturer's specifications.
- The manufactured home sustained no hidden damage during transportation and erection.

Signature: _____	
Title: _____	Date: _____

# Manufactured housing

## Attachment 13-B

Optional form





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## Manufactured housing

Existing manufactured homes currently financed with FHA are eligible to be purchased with a guaranteed loan.

A. TRUE      B. FALSE



## Manufactured housing

**ANSWER: 3555.208(b)(3), HB 13.7**

B. FALSE

Existing manufactures homes are only eligible if:

- Unit and site are already financed with a USDA loan
- Unit and site are sold from USDA or guaranteed lender REO, and
- Unit must be installed on an eligible permanent foundation



## Manufactured housing

A manufactured home is considered “new” when the \_\_\_\_\_ is dated within 12 months of the unit’s manufacture date.

A. Installation date

B. Purchase agreement



## Manufactured housing

**ANSWER: 3555.208(b)(3), HB 13.9**

### B. Purchase agreement

- Purchase agreements must be dated within 12 months of manufacture date of unit
- This indicates a “new” unit
- Units may not be moved from another site except the dealer lot



## Manufactured housing

A manufactured home may be taxed as personal property.

- A. TRUE      B. FALSE



## Manufactured housing

**ANSWER: 3555.208(f), HB 13.11 D**

**B. FALSE**

Unit must be:

- Taxed as real estate
- Properly recorded with unit and site
- Covered by standard real property title insurance and include all applicable endorsements





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**WAY  
TO GO!**



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